#### IT IS ORDERED

Date Entered on Docket: April 25, 2018



The Honorable David T. Thuma United States Bankruptcy Judge

# UNITED STATES BANKRUPCTY COURT DISTRICT OF NEW MEXICO

IN RE:

Gregory Clyde Gensen and Valerie Sue Gensen,

Debtors.

Case No. 18-10427-ta7

# DEFAULT ORDER GRANTING RELIEF FROM STAY AND ABANDONMENT OF PROPERTY LOCATED AT 1064 A Don Felipe Road, Belen, NM 87002-8117

This matter came before the Court on the Motion for Relief from Stay and Abandonment of Property filed on March 20, 2018, Docket No. 13 (the "Motion"), by U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-30 ("Movant"). The Court, having reviewed the record and the Motion, and being otherwise sufficiently informed, FINDS:

(a) On March 20, 2018, Movant served the Motion and on March 22, 2018 Movant served an Amended Notice of the Motion (the "Notice") on counsel of record for Debtors, Gregory Clyde Gensen and Valerie Sue Gensen, and the case trustee, Yvette J. Gonzales, (the "Trustee") by use of the Court's case management and electronic filing system for the transmission of notices, as authorized by Fed.R.Civ.P. 5(b)(3) and NM LBR 9036-1, and on the Debtors and US Trustee by United States first class mail, in accordance with Bankruptcy Rules 7004 and 9014;

(b) The Motion relates to the following property legally described as:

Tracts 1-A and 1-B, as the same is shown on Land Division Plat Tract One (1), Land of MLR. Inc., as such Plat is filed in the Office of the County Clerk of Valencia County, New Mexico, on February 12, 1999, in Cabinet K, Page 662.

and commonly known as: 1064 A Don Felipe Road, Belen, NM 87002-8117:

- (c) The Notice specified an objection deadline of 21 days from the date of service of the Notice, to which three days was added under Bankruptcy Rule 9006(f);
  - (d) The Notice was sufficient in form and content;
  - (e) The objection deadline expired on April 14, 2018;
  - (f) As of April 16, 2018, no objections to the Motion have been filed;
  - (g) The Motion is well taken and should be granted as provided herein; and
- (h) By submitting this Order to the Court for entry, the undersigned counsel for Movant certifies under penalty of perjury that on April 16, 2018, McCarthy & Holthus, LLP searched the data banks of the Department of Defense Manpower Data Center ("DMDC") and found that the DMDC does not possess any information indicating that the Debtors are currently on active military duty of the United States.

#### IT IS THEREFORE ORDERED:

1. Pursuant to 11 U.S.C. §362(d), Movant and any and all holders of liens

against the Property, of any lien priority, are hereby granted relief from the automatic

stay:

(a) To enforce their rights in the Property, including foreclosure of liens and a

foreclosure sale, under the terms of any prepetition notes, mortgages, security

agreements, and/or other agreements to which Debtors is a party, to the extent permitted

by applicable non-bankruptcy law, such as by commencing or proceeding with

appropriate action against the Debtors or the Property, or both, in any court of competent

jurisdiction; and

(b) To exercise any other right or remedy available to them under law or

equity with respect to the Property.

2. The Property is hereby abandoned pursuant to 11 U.S.C. §554 and

is no longer property of the estate. Creditor shall not be required to name the Trustee as a

defendant in any action involving the Property or otherwise give the Trustee further

notice.

3. The automatic stay is not modified to permit any act to collect any

deficiency or other obligation as a personal liability of the Debtors, although the Debtors

can be named as a defendant in litigation to obtain an in rem judgment if Debtors are

granted a discharge, or to foreclose the Property in accordance with applicable non-

bankruptcy law. Nothing contained herein shall preclude Creditor or and any and all

holders of liens against the Property, from proceeding against the Debtors personally, to

collect amounts due, if Debtors' discharge is denied or if Debtors' bankruptcy is

dismissed.

File No. NM-18-143921 Order, Case No. 18-10427-ta7 4. This Order shall continue in full force and effect if this case converted to a case under another chapter of the Bankruptcy Code.

5. This Order is effective and enforceable upon entry. The 14-day stay requirement of Fed.R.Bankr.P. 4001(a)(3) is waived.

6. Movant is further granted relief from the stay to engage in loan modification discussions or negotiations or other settlement discussions with the Debtors and to enter into a loan modification with the Debtors.

###END OF ORDER###

#### RESPECTFULLY SUBMITTED BY:

/s/ Elaine Abeyta-Montoya
McCarthy & Holthus, LLP
Elaine Abeyta-Montoya, Esq.
Attorneys for Movant,
6501 Eagle Rock NE, Suite A-3
Albuquerque, NM 87113
(505) 219-4900
/s/ submitted electronically 4/17/2018
emontoya@mccarthyholthus.com

COPIES TO:

#### **DEBTORS**

Gregory Clyde Gensen 1064a Don Felipe Rd Belen, NM 87002

Valerie Sue Gensen 1064a Don Felipe Rd Belen, NM 87002

## **DEBTOR(S) COUNSEL**

Sean Patrick Thomas stlaws@gmail.com

### **CASE TRUSTEE**

Yvette J. Gonzales yjgllc@yahoo.com

#### **US TRUSTEE**

PO Box 608 Albuquerque, NM 87103-0608

# **SPECIAL NOTICE(S)**

PRA Receivables Management, LLC Attn: Managing Agent PO Box 41021 Norfolk, VA 23541